GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:406
ANSWERED ON:03.02.2017
NPAs
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Will the Minister of FINANCE be pleased to state:

a) the percentage of Non-Performing Assets (NPAs) of public/private sector banks during March 2014, 2015 and 2016 along with the percentage of NPAs recovered during the said period;
b) whether the Public Sector banks have seen an increase of bad loans in gross NPAs in six months ending September, 2016 and a stressed assets from 11.5 to 12.3 per cent and if so, the details of NPAs recorded, bank-wise;
c) whether the Government has taken sector specific measures where incidence of NPAs is high and if so, the details thereof;
d) whether the Reserve Bank of India (RBI) has proposes to deal with the NPAs situation with firmness but also with pragmatism, if so, the details thereof; and
e) whether the RBI has been working with the banks and the Government in this regard, if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) The details of Gross Advances, Gross Non-Performing Assets (GNPA) and Gross NPA ratio of Public Sector Banks (PSBs) and Private Sector Banks for last three years are as under.
PUBLIC SECTOR BANKS (Rs. In crore)
, GROSS ADVANCES, GNPA, GNPA RATIO
FY 2014, 45,90,458, 2,16,739, 4.72%
FY 2015, 49,17,228, 2,67,065, 5.43%
FY 2016, 51,04,915, 5,02,068, 9.83%
PRIVATE SECTOR BANKS (Rs. In crore)
GROSS ADVANCES GNPA GNPA RATIO
FY 2014 12,10,661 22,738 1.88
FY 2015 14,37,338 31,576 2.20
FY 2016 17,91,681 48,380 2.70

The details relating to Recovery of NPAs through SARFAESI Act, 2002, DRT Act, 1993 and Lok Adalats by the Public Sector Banks (PSBs) is as Annex-I.
b) The details of Gross NPA, Gross NPA ratio and Gross NPA + Restructured advances ratio of Public Sector Banks (PSBs) is mentioned as under:

PUBLIC SECTOR BANKS (Rs. In crore)
FY 2016 Sep- 2016
GROSS NPA 5,02,068 5,89,502
GROSS NPA RATIO 9.83 11.82
GROSS NPA + RESTRUCTURED ADVANCES RATIO 14.40 15.88
Source: RBI

The details of Bank wise NPAs are at Annex-II.
(c) to (e): The Government has taken sector specific measures (Infrastructure, Power, Road, textiles, Steel etc.) where incidence of NPA is high. The Insolvency and Bankruptcy code (IBC) has been enacted and Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) and The Recovery of Debts due to Banks and Financial Institutions (RDDBFI) Act have been amended to improve resolution/recovery of bank loans. Six new Debt Recovery Tribunals (DRTs) have been established for improving recovery. RBI has provided a number of tools in this regard- Corporate Debt Restructuring (CDR), Formation of Joint Lenders' Forum (JLF), Flexible Structuring for long term project loans to Infrastructure and Core industries (5/25 Scheme), Strategic Debt Restructuring Scheme (SDR) and Sustainable Structuring of Stressed Assets (S4A).
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Annex - I

NPAs of PSBs recovered through various channels

(Amount in Rs. Crore)

	2013-14		2014-15		2015-16	
Channels of Recovery	No of cases referred	Amount involved Amount recovered	No of cases referred	Amount involved Amount recovered	No of cases referred	Amount involved Amount recovered
LokAdalat	11,67,059	17016 1414	25,96,351	27020 931	42,44,800	69017 3134
DRTs	24,813	45350 4460	18397	53203 3484	19,133	57439 5590
SARFAESI	1,81,216	86783 22178	1,66,804	146306 23434	1,59,147	65008 11033
Total	13,73,088	149149 28052	27,81,552	226529 27849	44,23,080	191464 19757

Source: RBI

ANNEX- II

GROSS NPAs AND GNPA RATIO OF PUBLIC SECTOR BANKS DURING THE LAST YEAR AND CURRENT YEAR (Rs. In Crore)

SR. NO.	PUBLIC SECTOR BANKS	GROSS NPAs		GNPA RATIO	
		Mar-16	Sep-16	Mar-16	Sep-16
1	Allahabad Bank	15,124	18,852	10.22	12.96
2	Andhra Bank	11,444	16,263	8.39	11.49
3	Bank of Baroda	33,508	35,467	11.93	13.33
4	Bank of India	43,124	44,040	16.06	16.05
5	Bank of Maharashtra	10,386	14,434	9.34	14.08
6	Bharatiya Mahila Bank Ltd.	1	3	0.22	0.51
7	Canara Bank	29,435	31,466	9.36	10.00
8	Central Bank of India	22,721	25,718	11.95	13.70
9	Corporation Bank	14,544	15,611	9.98	10.81
10	Dena Bank	8,560	10,825	9.98	13.79
11	IDBI Bank Limited	20,037	25,973	9.96	12.71
12	Indian Bank	8,328	8,970	6.55	7.43
13	Indian Overseas Bank	26,597	31,073	17.11	21.48
14	Oriental Bank of Commerce	14,702	18,383	9.57	12.36
15	Punjab & Sind Bank	4,229	5,328	6.48	8.63
16	Punjab National Bank	54,424	54,640	14.35	15.17
17	Syndicate Bank	11,974	14,141	7.12	8.43
18	UCO Bank	20,106	21,424	16.93	18.46
19	Union Bank of India	23,143	27,891	9.20	11.07
20	United Bank of India	9,471	11,134	13.26	16.26
21	Vijaya Bank	6,027	6,491	6.64	7.07
22	State Bank of Bikaner & Jaipur	3,603	7,669	4.82	10.50
23	State Bank of Hyderabad	6,591	15,307	5.75	13.66
24	State Bank of India	90,388	97,356	7.27	8.10
25	State Bank of Mysore	3,636	7,174	6.56	13.01
26	State Bank of Patiala	6,767	15,997	7.87	19.08
27	State Bank of Travancore	3,200	7,872	4.78	11.55
TOTAL		5,02,068	5,89,502	9.83	11.82

Source: RBI Data for Sep- 2016 (Audited)